

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION**

IN RE:**SHAMIM AHMED****RABIA K AHMED****Debtor(s)****CASE NO.: 6:14-bk-09793****CHAPTER 13**

CHAPTER 13 PAYMENT PLAN

COMES NOW, the Debtor(s) and files this Chapter 13 Plan. The projected disposable income(s) of the Debtor(s) are submitted to the supervision and control of the Chapter 13 Standing Trustee, and the Debtor(s) shall pay the following sums to the Chapter 13 Standing Trustee:

Plan Payments

Payment Number by Months

Amount of Monthly Payment

01-60**\$909.00 (Starting September 27, 2014)**

The Debtor(s) shall mail a **Money Order** or **Cashier's Check** to Laurie K. Weatherford, Chapter 13 Standing Trustee, P.O. Box 1103, Memphis, Tennessee 38101-1103; with the Debtor(s) name and case number indicated clearly thereon and by the due dates for payments as set for the above.

PAYMENT OF CLAIMS THROUGH THE PLAN

Priority Claims

The fees and expenses of the Trustee shall be paid over the life of the Plan at the rate allowed as governed by the guidelines of the United States Trustee and

<u>Priority Creditor (Claim)</u>	<u>Claim Amount</u>	<u>Payment Amount</u>	<u>Payment Months</u>
Debtor's Attorney (Balance of Fees)	\$2,000.00	\$33.33 \$33.53	01-59 60
Debtor's Attorney (Monitoring Fees)	\$0.00		
Debtor's Attorney (Mediation Fees)	\$0.00		

Secured Claims

<u>Secured Creditor (Claim)</u>	<u>Claim Amount</u>	<u>Payment Amount</u>	<u>Payment Months</u>
Bank of America – 1 st Mtg	\$370,872.81	\$784.34	01-60

*Motion for Mortgage Mediation to be filed.

Nationstar Mortgage – 2nd Mtg Discharged under previous bankruptcy (6:11-bk-19042-ABB)

Secured Arrearages (Includes Gap Payment)

<u>Secured Creditor (Claim)</u>	<u>Claim Amount</u>	<u>Payment Amount</u>	<u>Payment Months</u>
None			

Property to Be Surrendered

None

Creditors have 90 days from confirmation to file any deficiency claims; otherwise, the property is deemed to have been surrendered in full satisfaction of the debt owing. The Stay is lifted to any secured creditor whose property is being surrendered upon confirmation.

Valuation of Security/Mortgages to be Valued/Stripped

<u>Name of Creditor (Claim)</u>	<u>Claim Amount</u>	<u>Payment Amount</u>	<u>Payment Months</u>
None			

Executory Contracts

The following Executory Contracts are assumed: None

The following Executory Contracts are rejected: None

Unsecured Creditors whose claims are allowed shall receive a pro rate share of the balance of the funds remaining after payments to Priority and Secured Creditors are made.

Approximate percentage: 0% (\$25.60)

**OTHER PROVISION REGARDING INCOME TAX REFUNDS,
INCOME TAX RETURNS, AND/OR INCREASED INCOME**

The Debtor(s) are required to turnover any and all income tax refunds to the Chapter 13 Standing Trustee for the benefit of the Debtor(s) general unsecured creditors for the duration of this case. The Debtor(s) shall mail any and all tax refunds to the Chapter 13 Standing Trustee's payment address: Laurie K. Weatherford, Chapter 13 Trustee, P.O. Box 1103, Memphis, Tennessee 38101-1103. The Debtor(s) shall put their name and case number on the face of any refund checks before mailing them to the Trustee. **The Debtor(s) shall endorse the back of the refund checks with their name and the words "made payable to Laurie K. Weatherford, Trustee".**

The Debtor(s) are required to provide the Chapter 13 Trustee with copies of all income tax returns filed each year and for the duration of this case. The Debtor(s) shall mail a copy of the returns for each

year on or before April 30th, to Mark & Brown, P.A., and to the Chapter 13 Trustee at the address of Post Office Box 3450, Winter Park, FL 32790.

The Debtor(s) are further required to file all tax returns timely and to pay any taxes due for the duration of this case. Proofs of payment of all post-petition taxes are required.

If the Debtor(s) income increases during the pendency of this Chapter 13 Case, the Debtor(s) must commit the excess disposable income to the Plan for the benefit of the Debtor's creditors.

DECLARATION

I/We, **SHAMIM & RABIA AHMED**, Debtor(s) in the above styled case, declare under penalty of perjury, that I have read the forgoing Chapter 13 Plan and that it is true and correct to the best of my knowledge, information, and belief.

8/27/2014
DATE

Shamim Ahmed
SHAMIM AHMED

8/27/2014
DATE

Rabia Ahmed
RABIA AHMED

8/27/2014
DATE

R M M
BRIAN M. MARK, ESQ.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a copy of the foregoing Chapter 13 Plan has been served on 8/28/2014 either by electronic transmission or by United States first class postage prepaid to all addresses on the clerk's mailing list.

R M M
Brian M. Mark, Esq.
Florida Bar No. 134207
MARK & BROWN, P.A.
5728 Major Blvd, Ste 502
Orlando, FL 32819
Phone: (407) 932-3933
Fax: (407) 932-3965
ATTORNEY FOR DEBTOR

Label Matrix for local noticing
 113A-6
 Case 6:14-bk-09793
 Middle District of Florida
 Orlando
 Wed Aug 27 15:43:25 EDT 2014

Rabia K. Ahmed
 11812 Crockett Court
 Orlando, FL 32824-5950

Shamim Ahmed
 11812 Crockett Court
 Orlando, FL 32824-5950

Acs/Jp Morgan Chase Ba
 501 Bleecker St
 Utica, NY 13501-2401

(p)BANK OF AMERICA
 PO BOX 982238
 EL PASO TX 79998-2238

Florida Department of Revenue
 Bankruptcy Unit
 Post Office Box 6668
 Tallahassee FL 32314-6668

Gulf Coast Collection Bureau
 PO Box 21239
 Sarasota, FL 34276-4239

Internal Revenue Service
 Post Office Box 7346
 Philadelphia PA 19101-7346

Nationstar Mortgage Ll
 350 Highland Dr
 Lewisville, TX 75067-4177

Orange County Tax Collector
 PO Box 545100
 Orlando FL 32854-5100

Physicians Hospitalist PA
 PO Box 616788
 Orlando, FL 32861-6788

Ronald R Wolfe & Assoc PL
 PO Box 25018
 Tampa, FL 33622-5018

Rushmore Loan Mgmt Ser
 15480 Laguna Canyon Rd S
 Irvine, CA 92618-2132

Sallie Mae
 Po Box 9655
 Wilkes Barre, PA 18773-9655

Sheridan Radiology Srvs
 PO Box 452047
 Fort Lauderdale, FL 33345-2047

Brian Michael Mark +
 Mark & Brown, P.A.
 5728 Major Blvd., Suite 502
 Orlando, FL 32819-7970

United States Trustee - ORL7/13 7+
 Office of the United States Trustee
 George C Young Federal Building
 400 West Washington Street, Suite 1100
 Orlando, FL 32801-2210

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
 by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Bk Of Amer
 4161 Piedmont Pkwy
 Greensboro, NC 27410

End of Label Matrix
 Mailable recipients 16
 Bypassed recipients 0
 Total 16